JOINT DECLARATION FOR PATENT APPLICATION

(t)

As below-named inventors, we hereby declare that:

Our residence, post office address and citizenship are as stated below next to our respective names.

We believe we are the original, first and joint inventors of the subject matter which is claimed and for which a patent is sought on the invention entitled METHOD AND SYSTEM FOR SUBMITTING AND TRACKING INSURANCE CLAIMS VIA THE INTERNET, the specification of which is attached hereto.

We hereby state that we have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

We acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations, 1.56(a).

We hereby claim foreign priority benefits under Title 35, United States Code, § 119 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed: NONE.

We hereby claim the benefit under Title 35, United States Code, § 120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, § 112, we acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, 1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application: Applicants claim the benefit of Provisional Application Serial No. 60/179,232, filed 1/31/00...

We hereby appoint the following attorneys to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith and to file and prosecute any corresponding foreign applications, including any international applications under the Patent Cooperation Treaty or the European Patent Convention: William B. Kircher, Reg. No. 22,481; James H. Marsh, Jr., Reg. No. 24,533; J. David Wharton, Reg. No. 25,717; Joseph B. Bowman, Reg. No. 25,807; Richard R. Johnson, Reg. No. 27,452; Walter R. Brookhart, Reg. No. 29,518; James H. Riley, II, Reg. No. 31,131; Joan Optican Herman, Reg. No. 31,968; Michael B. Hurd, Reg. No. 32,241; Devon A. Rolf, Reg. No. 35,337; Michael J. Gross, Reg. No. 35,528; William P. Jensen, Reg. No. 36,833; Daniel W. Shinn, Reg. No. 40,810; B. Trent Webb, Reg. No. 40,865; Susan J. Wharton, Reg. No. 41,524; Scott B. Strohm, Reg. No. 42,172; and Clinton G. Newton, Reg. No. 42,930. Address all correspondence to: Scott B. Strohm, SHOOK, HARDY & BACON L.L.P., One Kansas City Place, 1200 Main Street, Kansas City, Missouri 64105-2118, telephone number (816) 474-6550.

We hereby declare that all statements made herein of our own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

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Inventor's signature:		
	James A. Eldridge	Date
Danidanaa	Olatha Jahmaan Caunty Vanna	
Residence:	Olathe, Johnson County, Kansas	
Citizenship:	U.S.A.	
Post Office Address:	15540 S. Kenwood St.	
	Olathe, Kansas 66062-6744	
Inventor's signature:_		
	Robbie L. Tanner	Date
Residence:	Divite arrand Diabland County Court Conclina	
	Blythewood, Richland County, South Carolina	
Citizenship:	U.S.A.	
Post Office Address:		
	Blythewood, So. Carolina 29016-9046	
*		
Inventor's signature:_		D-4-
	William J. Burtle	Date
Residence:	Arlington, Arlington County, Virginia	
Citizenship:	U.S.A.	
<u>-</u>	2000 North Adams, Apt. #320	
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Arlington, VA 22201